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A disclosed cashless instrument transaction clearinghouse provides clearinghouse server including a network interface allowing the cashless instrument transaction clearinghouse to communicate with a number of gaming properties and a processor configured to enable the validation of cashless instruments at a gaming property different from where the cashless instrument was generated. Methods are provided that allow a plurality of cashless gaming devices located at different gaming properties to communicate with one another via the cashless instrument transaction clearinghouse in a secure manner using symmetric and asymmetric encryption techniques. Further, to reduce the possibilities of theft and fraud, the methods allow a receiver of a message to authenticate an identity of a sender of a message.